Investment Property Assumptions

Investment	Purchase	Purchase		I and Value		Home Loan		Loan Repayment		Investor 1				Rental Growth H	olding Cost		Year 1	Property	Property			Home Loan I				Loan 2 Repayment		
Properties Property 1	1/11/2009	Price				Interest Rate	Home Loan Typ			Involvement (%) In	svolvement (%) 50%	Rate		Rate (	Srowth Kate	Year	Days	Sold Date	Sold Price	Sold Year	Days				Home Loan 2 Type		Term (Years)	
	1/11/2009	\$300,000	\$60,000	\$120,000	\$140,000	7.0%	Principal and Intere	st Fortnightly	25	50%	50%	5.5%	3.0%		2.0%	2010	241					2035	\$100,000	7.05%	Principal and Interes	Fortnightly	30	2040
Property 2 🖸 On	1/01/2010	\$650,000	\$130,000	\$260,000	\$440,000	7.0%	Interest On	ly Fortnightly	25	80%	20%	7.0%	3.0%	2.0%	2.0%	2010	180					2035	\$80,000	7.05%	Principal and Interes	Fortnightly	15	2025
Property 3 🖸 On	2/10/2013	\$256,000	\$51,200	\$102,400	\$164,800	7.0%	Principal and Intere	st Fortnightly	25	50%	50%	7.0%	3.0%	2.0%	2.0%	2014	271					2039	\$40,000	8.00%	Interest Only	Weekly	15	2029
Property 4 🖸 On	2/12/2016	\$355,600	\$71,120	\$142,240	\$164,480	7.0%	Principal and Intere	st Fortnightly	30	80%	20%	4.5%	3.0%	2.0%	2.0%	2017	210					2047	\$120,000	7.00%	Interest Only	Fortnightly	30	2047
Property 5 🖸 On	2/10/2018	\$456,000	\$91,200	\$182,400	\$304,800	7.0%	Principal and Intere	st Fortnightly	30	50%	50%	5.5%	3.0%	2.0%	2.0%	2019	271					2049	\$60,000	7.00%	Interest Only	Fortnightly	30	2049
Property 6 🖸 On	2/11/2022	\$350,000	\$70,000	\$140,000	\$280,000	7.0%	Interest On	ly Fortnightly	30	80%	20%	5.0%	3.0%	2.0%	2.0%	2023	240					2053	\$0	7.00%	Interest Only	Fortnightly	30	2053
Property 7 🖸 On	2/07/2025	\$220,000	\$44,000	\$88,000	\$176,000	7.0%	Principal and Intere	st Fortnightly	30	50%	50%	6.0%	3.0%	2.0%	2.0%	2026	363					2056	\$0	7.00%	Interest Only	Fortnightly	30	2056
Property 8 🖸 On	2/10/2028	\$320,000	\$64,000	\$128,000	\$256,000	7.0%	Principal and Intere	st Fortnightly	30	80%	20%	8.0%	3.0%	2.0%	2.0%	2029	271					2059	\$0	7.00%	Interest Only	Fortnightly	30	2059
Property 9 🖸 On	2/10/2031	\$350,000	\$70,000	\$140,000	\$280,000	7.0%	Principal and Intere	st Fortnightly	30	50%	50%	4.5%	3.0%	2.0%	2.0%	2032	272					2062	\$0	7.00%	Interest Only	Fortnightly	30	2062
Property 10 🗹 On	21/11/2033	\$320,000	\$64,000	\$128,000	\$256,000	7.0%	Principal and Intere	st Fortnightly	30	80%	20%	4.0%	3.0%	2.0%	2.0%	2034	221					2064	\$0	7.00%	Interest Only	Fortnightly	30	2064
Property 11 🖸 On	2/11/2034	\$450,000	\$90,000	\$180,000	\$360,000	7.0%	Principal and Intere	st Fortnightly	25	50%	50%	5.5%	3.0%	2.0%	2.0%	2035	240					2060	\$0	7.00%	Interest Only	Fortnightly	25	2060
Property 12 🖸 On	12/12/2035	\$300,000	\$60,000	\$120,000	\$240,000	7.0%	Principal and Intere	st Fortnightly	25	80%	20%	5.5%	3.0%	2.0%	2.0%	2036	201	10/09/2045	\$512,443	2046	72	2061	\$0	7.00%	Interest Only	Fortnightly	25	2061

## **Property Purchase Details** Property Sold Details **Investment Property Assumptions** \$550,000 -Property 12, \$512,443 Property 1 NRAS ACT Property 2 NRAS NSW \$450,000 \$400,000 Property 3 INRAS NT \$350,000 Property 4 INRAS OLD Property 5 NRAS SA \$400,000 \$300,000 Property 6 NRAS TAS Apartment (> 3 Storeys) \$250,000 \$300,000 Property 7 NRAS VIC ■ Unit (<= 3 Storeys) Property 8 NRAS VIC Property 9 NRAS ACT Unit (> 3 Storeys) Property 10 NRAS NSW Property 11 NRAS QLD 2005 2007 2009 2011 2013 2015 2017 2019 2021 2023 2025 2027 2029 2031 2033 2035 2037 2039 2041 2043 Property 12 NRAS ACT

## Principle Place of Residence Assumptions

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																								Home Loan 2			
R	esidence (	PPOR)	Date	Price E	leposit Paid	Land Value	Amount Interest Ra	te Home Loan Typ	<ul> <li>Frequency</li> </ul>	Term (Years) I	nvolvement (%)	Involvement (%)	Rate	Rate	Rate Grov	rth Rate	Year Da	ays S	Sold Date Sold	Price Sold Year	Days	End Year	Amount	Interest Rate Home Loan 2 Type	e Frequency	Term (Years)	End Year
PI	POR	<b></b> Ø0n	11/07/2008	\$458,000	\$91,600	\$183,200	\$266,400 7.0	% Principal and Interes	t Fortnightly	25	70%	30%	5.5%	3.0%	1.5%	2.0%	2009	354				2034	\$100,000	7.05% Principal and Interes	t Fortnightly	30	2039

Principle Place of Residence (PPOR)	Property State (Please Choose)		
PPOR	ACT =	Duplex (Torrents Title)	PPOR Bogus Street